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DECLARATION FOR PATENT APPLICATION

As a below named inventor, I hereby declare that:

My residence, post office address, and citizenship are as stated below next to my name;

I believe I am the original, first, and sole inventor (if only one name is listed below) or an original, first, and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled:

Algorithm for Explaining Credit Scores

the specification of which (check one) ☐ is attached hereto, or ☒ was filed on 7/30/01
as Application Serial No. 09/919,074 and was amended on _____ (if applicable).

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose information which is material to the examination of this application in accordance with Title 37, Code of Federal Regulations, Section 1.56(a).

I hereby claim foreign priority benefits under Title 35, United States Code, Section 119 of any foreign application(s) for patent or inventor's certificate listed below and have also identified below any foreign application for patent or inventor's certificate having a filing date before that of the application on which priority is claimed:

Prior Foreign Application(s)

Priority Claimed
Yes No

Number Country Day/Month/Year Filed

Number Country Day/Month/Year Filed

RECEIVED
MAR 05 2002
Technology Center 2100

POWER OF ATTORNEY: As a named inventor, I hereby appoint the following attorney(s) and/or agent(s) to prosecute this application and transact all business in the Patent and Trademark Office connected therewith:

MICHAEL A. GLENN, Reg. No. 30,176
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SEND CORRESPONDENCE TO:

MICHAEL A. GLENN, 3475 Edison Way, Suite L, Menlo Park, CA 94025

Attorney Docket No. ISAA0

I hereby claim the benefit under Title 35, United States code, Section 120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code, Section 112, I acknowledge the duty to disclose material information as defined in Title 37, Code of Federal Regulations, Section 1.56(a) which occurred between the filing date of the prior application and the national or PCT international filing date of this application:

<u>60/222,231</u>	<u>8/1/00</u>	<u>Provisional-Pending</u>
Application Ser. No.	Filing Date	Status: Patented, Pending, Abandoned
<u>09/790,453</u>	<u>2/22/00</u>	<u>Pending</u>
Application Ser. No.	Filing Date	Status: Patented, Pending, Abandoned
<u>60/222,205</u>	<u>8/1/00</u>	<u>Provisional-Pending</u>
Application Ser. No.	Filing Date	Status: Patented, Pending, Abandoned

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

Full name of sole or first inventor: BRUCE HOADLEY

Inventor's signature Bruce Hoadley 8/15/01
Date

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Full name of second joint inventor: LARRY E. ROSENBERGER

Inventor's signature Larry E. Rosenberger 8/15/01
Date

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Full name of third joint inventor: ANDREW FLINT

Inventor's signature Andrew Flint 8/21/01
Date

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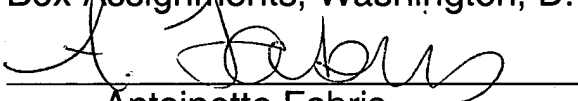
Citizenship United States of America

CERTIFICATE OF EXPRESS MAIL UNDER 37 CFR 1.10

Express Mail mailing label no. EL556471199US

Date of Deposit: February 11, 2002

I hereby certify that this paper or fee is being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 CFR 1.10 on the date indicated above and is addressed to the Commissioner of Patents and Trademarks, Box Assignments, Washington, D. C. 20231.


Antoinette Fabris

Attorney Docket No: ISAA0007

Items attached:

- Request for Corrected Filing Receipt
- Return Postcard

Customer No. 22862